

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

SUSAN G. GIBSON

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-22588 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 27, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/24/2017 and confirmed on 9/25/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		182,461.38
Less Refunds to Debtor	1,456.50	
TOTAL AMOUNT OF PLAN FUND		181,004.88

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,413.00	
Trustee Fee	8,231.48	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,644.48

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NEW RESIDENTIAL MORTGAGE LLC Acct: 3816	0.00	75,340.39	0.00	75,340.39
	FIRST COMMONWEALTH BANK(*) Acct: 1854	0.00	11,541.81	0.00	11,541.81
	FIRST COMMONWEALTH BANK(*) Acct: 1854	209.21	209.21	0.00	209.21
	NEW RESIDENTIAL MORTGAGE LLC Acct: 3816	1,590.96	1,590.96	0.00	1,590.96
					88,682.37

Priority					
	GLENN R BARTIFAY ESQ Acct:	0.00	0.00	0.00	0.00
	SUSAN G. GIBSON Acct:	0.00	0.00	0.00	0.00
	SUSAN G. GIBSON Acct:	1,456.50	1,456.50	0.00	0.00
	BARTIFAY LAW OFFICES PC Acct:	0.00	0.00	0.00	0.00
	GLENN R BARTIFAY ESQ Acct:	3,413.00	3,413.00	0.00	0.00

*** NONE ***

Unsecured					
	BANK OF AMERICA NA** Acct: 8323	7,582.73	3,200.93	0.00	3,200.93
	CACH LLC-ASSIGNEE Acct: 0819	12,575.73	5,308.65	0.00	5,308.65
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 7739	1,958.78	826.87	0.00	826.87
	JPMORGAN CHASE BANK NA Acct: 8406	0.00	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGNT - MOMA FL Acct: 5105	500.56	211.31	0.00	211.31
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0882				
	PRA/PORTFOLIO RECOVERY ASSOC	7,008.58	2,958.56	0.00	2,958.56
	Acct: 1957				
	PRA/PORTFOLIO RECOVERY ASSOC	6,769.84	2,857.78	0.00	2,857.78
	Acct: 3825				
	TCM BANK NA (TOTAL CARD MGMNT)(*)	511.21	215.80	0.00	215.80
	Acct: 0212				
	UNITED STATES DEPARTMENT OF EDUC/	154,211.91	65,098.13	0.00	65,098.13
	Acct: 1161				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PRESTON D JAQUISH ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SCOTT JOHNSTON	0.00	0.00	0.00	0.00
	Acct:				
					80,678.03

TOTAL PAID TO CREDITORS

169,360.40

TOTAL CLAIMED

PRIORITY 0.00

SECURED 1,800.17

UNSECURED 191,119.34

Date: 09/27/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:

SUSAN G. GIBSON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-22588 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Susan G. Gibson
Debtor

Case No. 17-22588-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 03, 2022

User: auto
Form ID: pdf900

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Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2022:

Recip ID	Recipient Name and Address
db	+ Susan G. Gibson, 137 Macek Dr., Pittsburgh, PA 15227-3640
cr	+ First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
cr	+ J.P. Morgan Mortgage Acquisition Corp. as serviced, Padgett Law Group, 6267 Old Water Oak Road, Suite 2, Tallahassee, FL 32312-3858
14671380	Cap1/bstby, P.O. Box 9001007, Louisville, KY 40290-1007
14690127	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14675946	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14671381	+ Scott Johnston, 2841 Josephine St., Pittsburgh, PA 15203-2502

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Oct 04 2022 01:36:00	New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
14716762	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 04 2022 01:36:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14649126	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 04 2022 01:36:00	Bankamerica, Po Box 982238, El Paso, TX 79998-2238
14724960	Email/PDF: resurgentbknotifications@resurgent.com	Oct 04 2022 01:38:51	CACH, LLC its successors and assigns as assignee, of Springleaf Financial Services, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14649130	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2022 01:36:00	Comenity Bank/Inbryant, 4590 E Broad St, Columbus, OH 43213-1301
14649131	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 04 2022 01:46:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14649133	+ Email/Text: SAABankruptcy@fcbanking.com	Oct 04 2022 01:36:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
14649129	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 04 2022 01:40:11	Chase Card, Po Box 15298, Wilmington, DE 19850
15183853	Email/Text: mtgbk@shellpointmtg.com	Oct 04 2022 01:36:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14707749	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 04 2022 01:39:32	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14649134	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 04 2022 01:40:16	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14743687	Email/Text: bnc-quantum@quantum3group.com	Oct 04 2022 01:36:00	Quantum3 Group LLC as agent for, MOMA

District/off: 0315-2

User: auto

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14649135	+ Email/Text: tcm.bk@tcmbank.com	Oct 04 2022 01:46:00	Funding LLC, PO Box 788, Kirkland, WA 98083-0788 TCM Bank NA, 2701 N Rocky Point Dr Ste 700, Tampa, FL 33607-5936
14729414	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Oct 04 2022 01:36:00	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14649136	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Oct 04 2022 01:36:00	Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		J.P. Morgan Mortgage Acquisition Corp.
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
14649128		Cap1/bstby
14649127	##+	CACH LLC, 200 Cummings Center, Suite 173D, Beverly, MA 01915-6190
14649132	##	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709

TOTAL: 4 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Debtor Susan G. Gibson gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Joshua I. Goldman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Preston D. Jaquish	on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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